

Information to identify the case:

Debtor 1	<u>Rebecca A. Joseph</u>	Social Security number or ITIN	xxx-xx-1488
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22393-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rebecca A. Joseph

2/2/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rebecca A. Joseph
Debtor

Case No. 21-22393-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 02, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2022:

Recip ID	Recipient Name and Address
db	+ Rebecca A. Joseph, 903 S Cascade Street, New Castle, PA 16101-4315
15428643	Allegent, PO Box 15019, Wilmington, DE 19850-5019
15428644	+ Alliant Credit Union, 1600 Golf Road, Rolling Meadows, IL 60008-4275
15428650	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
15428657	+ Tristate Ortho & Sports Med/DME, 5900 Corporate Drive, Suite 200, Pittsburgh, PA 15237-7005

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 03 2022 08:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2022 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 03 2022 08:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2022 03:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Feb 03 2022 08:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15428645	+ Email/Text: bankruptcynotices@amazon.com	Feb 03 2022 03:30:00	Amazon, 440 Terry Ave North, Seattle, WA 98109-5210
15428646	+ EDI: CITICORP.COM	Feb 03 2022 08:23:00	BestBuy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15428647	+ EDI: CAPITALONE.COM	Feb 03 2022 08:23:00	Capital One, Attention: General Correspondence/Bkcy, PO Box 30285, Salt Lake City, UT 84130-0285
15428648	EDI: DISCOVER.COM	Feb 03 2022 08:23:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0943
15428649	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 03 2022 03:30:00	First National Bank, 32 N Mill Street, New Castle, PA 16101-3610
15428651	EDI: CITICORP.COM	Feb 03 2022 08:23:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15428652	+ Email/Text: PBNCNotifications@perituservices.com	Feb 03 2022 03:30:00	Kohl's, PO Box 1456, Charlotte, NC 28201-1456
15428653	EDI: RMSC.COM	Feb 03 2022 08:23:00	Lowes Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914

District/off: 0315-2

User: admin

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Date Rcvd: Feb 02, 2022

Form ID: 318

Total Noticed: 20

15428654	Email/Text: Bankruptcy.Notices@pnc.com	Feb 03 2022 03:30:00	PNC Bank, National Association, PO Box 5570, Cleveland, OH 44101-0570
15428779	+ EDI: RMSC.COM	Feb 03 2022 08:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15428656	EDI: RMSC.COM	Feb 03 2022 08:23:00	TJX Rewards/Synchrony Bank, PO Box 530949, Atlanta, GA 30353-0949
15428655	+ EDI: WTRRN BANK.COM	Feb 03 2022 08:23:00	Target Credit Services, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2022 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paula J. Cialella	on behalf of Debtor Rebecca A. Joseph paula@nypalaw.com jennie@nypalaw.com;kayann@nypalaw.com

TOTAL: 5